

After recording, return to:

FNF Title Svs, LLC

6880 Cobblestone Blvd, Ste 2
Southaven, MS 38672

(662) 892-6536

File # S 16043

INDEXING INSTRUCTIONS:

Lot 34, First Revision, Golden Oaks Community S/D, DeSoto County, Mississippi

PREPARED BY & RETURN TO

DAVID K. MCGOWAN, ATTORNEY AT LAW
1845 CRANE RIDGE DR., JACKSON, MS 39216
TELEPHONE: (601) 982-8504
MSB #2619
SS-08

GRANTOR(S):

CITIMORTGAGE, INC.
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368-2240
TELEPHONE: (800) 283-7918

GRANTEE(S):

RICHMOND C. HOWZE

ADDRESS:

7153 PIPE DREAM CR.

SOUTHAVEN, MS 38671

TELEPHONE: 901-461-8298

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned CITIMORTGAGE, INC. (herein referred to as Grantor), does hereby sell, convey and specially warrant unto RICHMOND C. HOWZE (herein referred to as Grantee) the following described property located and situated in DESOTO County, Mississippi, to-wit:

Lot 34, First Revision, Golden Oaks Community Subdivision in Section 29, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 18 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this
Deed on this the 24TH day of MARCH 2009.

CITIMORTGAGE, INC. BY SINGLESOURCE
PROPERTY SOLUTIONS, LLC ITS ATTORNEY
IN FACT

By John Serrette
Its Closer-AIF

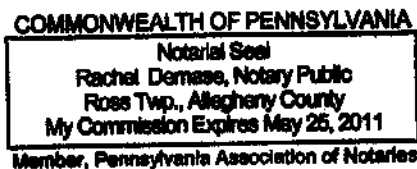
STATE OF Pennsylvania
COUNTY OF Allegheny

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said
county and state, the within named John Serrette, who acknowledged to
me that he/she is the Closer of SINGLESOURCE PROPERTY SOLUTIONS, LLC,
ATTORNEY IN FACT FOR CITIMORTGAGE, INC., and that for and on behalf of said company and as its
act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in
the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 24TH day of
MARCH 2009.

Rachel Demase
NOTARY PUBLIC

My Commission Expires: 5/25/2011



AFFIDAVIT

STATE OF Pennsylvania
COUNTY OF Allegheny

BEFORE ME, the undersigned authority in and for said county and state, this day personally came and appeared John Sevelle, who being by me first duly sworn according to law says on oath as follows, to-wit:

1. I executed the foregoing document as Closer (title) of SINGLESOURCE PROPERTY SOLUTIONS, LLC, ATTORNEY IN FACT FOR CITIMORTGAGE, INC.

2. The power of attorney under which I executed the foregoing document is valid and in full force and effect, and I do not have any knowledge of termination of the power by revocation or of the death, disability or incapacity of CITIMORTGAGE, INC.

3. This affidavit is executed pursuant to the Uniform Durable Power of Attorney Act of the State of Mississippi, as set forth in Section 87-3-113, et seq. of the Mississippi Code of 1972, as amended, and to provide conclusive proof of the non-revocation and non-termination of the power of attorney under which the foregoing document was executed.

John Sevelle
AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME, this the 24th day of MARCH 2008.

Rachel Demase
NOTARY PUBLIC

5/25/2011
My Commission Expires:

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Rachel Demase, Notary Public
Ross Twp., Allegheny County
My Commission Expires May 25, 2011
Member, Pennsylvania Association of Notaries